



Samir Duarte

Underwriter II

Commercial underwriter with 6 years of experience who wrote \$13.7M in commercial premium volume across property, general liability, and inland marine lines during the 2025 policy year. Holds an Associate in Commercial Underwriting and works across Encompass, Insly, and Excel to assess risk, price accounts, and compress quote turnaround cycles.

CONTACT INFORMATION

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EDUCATION

Bachelor of Science in Financial Management
Northern Michigan University,
Marquette, MI 2016 - 2020

KEY SKILLS

- Commercial risk assessment
- ISO underwriting rules
- Encompass
- Insly
- Microsoft Excel
- Carrier underwriting guidelines
- Loss-run analysis
- Premium pricing and rating
- Financial statement review
- Property and casualty coverage analysis

PROFESSIONAL EXPERIENCE

Underwriter II | 2023 - Present

Iron Range Indemnity Group, Marquette, MI

- Reduced average quote response time from 36 hours to 9 hours by building standardized rating templates in Excel and pre-populating carrier forms through Encompass.
- Wrote \$13.7M in commercial premium volume across property, general liability, and inland marine lines during the 2025 policy year.
- Redesigned the new-business submission checklist, cutting document follow-up cycles from 4 days to 1.5 days per file.
- Examined financial statements, loss histories, and property inspection reports to classify risk and apply appropriate endorsements or rating modifications.

Underwriter I | 2021 - 2023

Keweenaw Shore Insurance Partners, Houghton, MI

- Priced and bound \$8.9M in annual premium across 137 commercial accounts within delegated authority limits.
- Streamlined the quote-to-bind workflow by consolidating three legacy spreadsheets into one Insly tracking dashboard, saving 7 hours per week.
- Reviewed property appraisals, zoning records, and applicant financial standing to determine degree of risk and set coverage terms for accounts up to \$2.31M in total insured value.
- Decreased policy values on substandard risks and applied appropriate surcharges, keeping the book within carrier appetite guidelines.

Underwriting Technician I 2020 - 2021

Superior Basin Casualty Co., Escanaba, MI

- Prepared 74 new-business and renewal submissions per month for senior underwriters, gathering loss runs, applications, and supplemental questionnaires.
- Identified a duplicate-entry step in the quoting process and proposed its removal, improving team processing efficiency by 42.5%.
- Verified policy forms, endorsements, and rating factors against ISO underwriting rules before binding, maintaining a 97.73% accuracy rate on internal QA reviews.

CERTIFICATIONS

- Associate in Commercial Underwriting, The Institutes, 2022